

Benefits Banking Checking

What is it?

Benefits Banking is a special employee banking benefit designed to help you save time and money by giving you preferred access to the best value in personal checking that Commerce Bank offers. Because everyone has different financial needs, Benefits Banking offers you three account options: Select, Plus and Premium. You choose the level that's right for you!

What's in it for me?

		Benefits Banking ¹		
		Select	Plus	Premium
BANKING	Interest Bearing		YES, at preferred rate	YES, at preferred rate
	Checks	FREE, first order single/wallet, style Commerce Globe checks	FREE, first order single/wallet, style Commerce Globe checks, plus free reorder printing ²	FREE, first order single/wallet, style Commerce Globe checks & 50% off select personal check styles
	Online Banking and Online Bill Pay ³	FREE	FREE, including via Quicken	FREE, including via Quicken
	Mobile Banking ⁴ and Alerts	FREE	FREE	FREE
	Cashier's Checks			FREE, 3 per year
	Stop Payments	FREE, 1 per year	FREE, 1 per year	FREE, 3 per year
	Account Archive CD-ROM	Available to purchase	Available to purchase	FREE, 1 per account
	Debit Card	FREE Visa® Debit Card	FREE Visa® Debit Card	FREE Platinum Visa® Debit Card
	Non-Commerce ATM Transactions ⁵		FREE, 3 per month (other banks' ATM fees may apply)	FREE, including other banks' ATM fees up to \$6 per month
	Overdraft Protection through Checking Plus or Overdraft Transfer	YES, available	YES, available	YES, available
BORROWING ⁶	Home Equity Lines of Credit		0.35% rate discount	0.5% rate discount
	Home Loans	\$500 toward closing costs ⁷	\$500 toward closing costs ⁷	\$500 toward closing costs ⁷
	Personal Loans and Fixed-Rate Home Equity Loans		0.35% rate discount	0.5% rate discount
	Personal Loan Refinance from another lender		Additional 0.25% discount (0.60% total) ⁶	Additional 0.25% discount (0.75% total) ⁶
	Personal Loan Origination Fees		Waived	Waived
SAVINGS	Preferred Money Market Account Deposit Rates ⁹		Yes, tiered	Yes, tiered
	Preferred Rates on Certificates of Deposit (CDs) ¹⁰			YES
	myRewards Savings and myRewards Money Market ¹¹	YES, available	YES, available	YES, available
BROKERAGE ⁺	Financial Planning Consultation			FREE
	Broker-Assisted Equity Trades ¹²			YES, 30% discount
	Professionally Managed Accounts ¹³			YES, 15% discount ¹⁴
	Safe Deposit Box Discounts ¹⁵		FREE, small box or annual credit ¹⁶	FREE, small box or annual credit ¹⁶

What are the details?

Benefits Banking	Select	Plus	Premium
Minimum Deposit to Open	\$100	\$100	\$100
Minimum Balance to Avoid Service Charge ¹⁷	Any monthly direct deposit OR \$1,500 in combined checking, savings and money market balances	\$3,500 in deposit balances OR \$10,000 in combined deposit and loan balances ^{18,19}	\$15,000 combined deposit and loan balances OR a Commerce Mortgage OR \$100,000 in a Commerce brokerage account ^{18,19,20}
Monthly Service Charge (if requirements not met) ²¹	\$6	\$10	\$15
Monthly Paper Statement Fee	\$3 or \$4*	\$0	\$0

What else do I need to know?

- If you are already a Commerce customer, there may be additional benefits available to you by switching to a Benefits Banking account. You will **not** need to change your account number or order new checks; just contact Commerce to "upgrade" your account.
- Dedicated customer service line: 1.866.692.2653

How do I open an account?

- Come by a branch near you and visit with your Personal Banker
- Call 1.800.453.2265 and speak to one of our Customer Care Representatives

At Commerce, we promise to make everyday banking easier and to ask, listen and solve to help our customers with all of their financial needs. So when you're looking for the best personal banking services in one great money-saving package, come to Commerce and we'll help you find the Benefits Banking checking account that's right for you. Stop by today for a financial check-up. We look forward to talking with you.

1. Benefits Banking is available to employees of participating companies. Commerce reserves the right to restrict or change these offers.
2. Plus-level customer will be charged only for shipping and handling on reorders.
3. One free Online Bill Pay account per household.
4. Your mobile carrier's text messaging and web access charges may apply.
5. Transactions must be from Benefits Banking checking accounts. We will automatically refund the ATM fees of other banks located in the U.S., up to \$6 per calendar month on Benefits Banking Premium accounts only. All Commerce Bank ATM transactions are free.
6. Personal loan rate discount assumes automatic payment from your Commerce checking account. Mortgages and dealer loans are not eligible to receive personal loan discounts. Only one additional .25% discount available per loan, for refinancing of a non-Commerce loan or credit card. Loans and credit cards subject to credit approval. Insurance must be carried on property securing home equity loans. When choosing a Benefits Banking Plus or Premium checking account and a corresponding credit card, you automatically receive debit functionality and ATM access with your credit card product.
7. Cannot be combined with any other offer. Applicable on new Home Purchase Loans and Refinances with closing dates of 7/31/16 or later.
8. Subject to credit approval. See Commerce Bank Rewards Terms and Conditions for full details.
9. On balances greater than \$10,000. Highest preferred rates on balances greater than \$50,000.
10. Preferred rate only valid on initial term of CD. You may request preferred rate on renewals.
11. Requires Benefits Banking Select, Plus or Premium checking account.
12. \$1,000 minimum investment required to establish a Commerce Brokerage Services, Inc. account.
13. Professionally managed accounts offered through Commerce Brokerage Services, Inc., Registered Investment Adviser.
14. 15% discount applies to the Fund Manager Account only. \$50,000 minimum required to open a Fund Manager Account.
15. Safe deposit box subject to availability.
16. Or equivalent annual credit toward purchase of a larger box.
17. The person listed first on the account must maintain the balances shown. Qualifying balances are determined by using the actual daily balance on the day prior to the checking account statement cycle.
18. Qualifying deposit balances include personal checking, savings, money market, CDs and retail IRAs. Business accounts do not qualify.
19. Qualifying loans include personal loans and home equity loans or lines of credit. Business loans do not qualify.
20. Qualifying brokerage balances include cash and securities that appear on the Commerce Brokerage statement. Brokerage services provided or reported through third parties are excluded. 21 Monthly service charge waived for first 60 days after new account opening. This 60 day grace period does not apply to existing or converted accounts.

* Must activate Online Banking & sign up for E-Statements to get free monthly E-Statements; \$1 per month fee for E-Statement with Images, \$3 per month fee for Paper Statements and \$4 per month for Paper Statements with Images. Fee waived for first 60 days after new account opening. This 60 day grace period does not apply to existing or converted accounts.

† Benefits provided by Commerce Brokerage Services, Inc., Member FINRA/SIPC, a wholly-owned subsidiary of Commerce Bank Investment Products: Not FDIC Insured— May Lose Value — No Bank Guarantee

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